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Impact Assessment on the Global Fund for Widows’ WISALA Model - Widows Savings and Loan Association

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Executive summary

This report provides an impact assessment of the Widows' Savings and Loan Associations (WISALAs) microbanks. These microbanks, which are run by the Global Fund for Widows (GFW), offer financial access to widows and female heads of households through providing its recipients with a leveraged investment of 2:1. Hence, recipients receive loans triple the amount of their initial contribution.

The authors of this report, consisting of four graduate students from the Geneva Graduate Institute, determined an impact assessment framework to assess the WISALA in its microbank location in Kenya. We analysed data from WISALA's pre- and post-intervention survey in Kenya that was done in 2021. We conducted seven semi-structured interviews with WISALA recipients, findings of which we have analysed based on four dimensions: economic empowerment, socio-political empowerment, psychological impact, and risks and the Sustainable Development Goals (SDGs) and 22 indicators. We also analysed the pre- and post-intervention surveys and conducted our quantitative analysis based on the results found. We substantiated our findings with information from our semi-structured interviews and literature review.

We found that the WISALA model helped its recipients with their overall economic situation, increasing their income, savings, and overall expenses levels, and allowing many to open businesses and put their children at school. In terms of socio-political aspects, the WISALA model enhanced widows' leadership and decision-making power. It has also improved their well-being, including their confidence, strength, happiness levels and feeling of belonging to a community. However, many of them reported experiencing increased levels of stress.

This paper also identified potential risks pertaining to the WISALA model and suggestions for improvement.

Key words: micro-finance, CMLFs, impact assessment, women's empowerment, WISALAs, Kenya, widows, UNEP FI, SDGs

1. Introduction

The Global Fund for Widows (GFW) is a non-profit organisation in New York City founded by Heather Ibrahim-Leathers in 2008. Departing from the observation that widows worldwide often remain the most marginalised, as they suffer from discrimination, disinheritance, and harmful cultural practices, the GFW's main *raison d'être* (reason for being) is to enable widows and female heads of households to achieve financial stability and self-sufficiency (Ibrahim-Leathers & Mecca, 2019). To meet this goal, the GFW created Widows' Savings and Loan Associations (WISALAs), a group savings and loan association to offer financial access to widows and female heads of households. By making an initial capital investment into their savings group, the WISALA allows previously unbanked widows to enter into WISALA, the widows' own shares in the WISALA, granting them co-ownership status. Once established, the GFW co-capitalizes the WISALA with a levered investment of 2:1 through a grant structure, allowing the widows to immediately use this capital for their entrepreneurial needs and enabling the borrowers to receive loans triple the amount of their initial contribution (Ibrahim-Leathers & Mecca, 2019).

This research project, written by a group of graduate students from the Geneva Graduate Institute, seeks to achieve the following: present a framework able to assess the impact of the WISALA scheme as a financial solution for widows in Kenya. The primary audience of this report is the GFW, for which the team of students from the Geneva Graduate Institute act as an impartial third party of researchers - as per GFW's request. This research project's audience may also include scholars interested in innovative types of microfinance schemes and impact assessments and potential impact investors for GFW.

From an academic point of view, this research project is of particular significance. Though numerous impact assessments have been conducted on microfinance and microcredit schemes in the developing world, including several in Kenya as well as many others focusing on women and even widows, none of these schemes shared the exact same features as the GFW's WISALA model. The policy relevance of this research project lies in the potential of the WISALA model to show considerable positive impact on Kenyan widows and their family, acting as a tool significantly empowering them with the possibility to be replicated at a larger scale and in other countries. If proven to effectively empower widows, allowing them financial access to overcome poverty, this report may allow WISALAs to be included in developing countries' national policies aimed at tackling the discriminations and inequalities faced by widows. Expected practical benefits of this research may also include finding ways to better regulate microfinancing solutions both at the national and international level.

The objective of this research project is to assess the impact of the WISALA model on widows' empowerment through conducting an impact assessment. This project requires a results-based analysis to determine whether the WISALA shows positive impact on widows' empowerment, both in economic and socio-political terms. This research project, as an impartial external assessment, will also contribute to the gaps in knowledge on the outcome of innovative microfinance solutions for widows. We aim to explore the following research question and objectives:

- 1) What is the impact of the WISALA model on its beneficiaries?
- 2) What are the potential difficulties and challenges faced by the WISALA model?

These two questions have us to define a set of various research objectives including:

- a) Identifying the ways in which the WISALA model contributes to the SDG goals (and also which ones).

- b) Defining key dimensions of widows' empowerment in the case of Kenya as a way to see WISALAs' impact.
- c) Establishing a list of key indicators allowing our team to assess the impact of WISALAs over its beneficiaries.
- d) Identifying impacts of the WISALA model on widows in Kenya, but also potential unexpected outcomes.
- e) Identifying potential difficulties and challenges encountered on the field.
- f) Providing potential recommendations to the GFW and further research.

The report is structured as follows: Part two provides a brief economic and social context regarding widows in Kenya. Part three consists of a literature review exploring micro-finance solutions, women's empowerment, impact assessment. Part four explains in detail the overall methodology from the creation of an impact assessment tool to the analysis of both quantitative data provided by the partner and qualitative data later gathered through online interviews. Part five showcases the results along with our analysis of WISALA's impact on widows' empowerment and the program's potential risks. Part six contains avenues for further research before concluding in part seven.

2. Context

2. 1. Economic background

Under Kenyan law, widows are entitled pensions, but their ability to receive them is limited. For instance, the law does not recognize the right of a widow's pension if the husband dies within 12 months of marriage and there are no children born in wedlock (Kenya Law, CAP. 195, 1971). The National Land Policy attempted to protect the land rights of women and other vulnerable groups through the Land Registration Act of 2012. The Land Registration Act of 2012 provided for joint registration of land by spouses and joint consent of spouses to deal with land issues. However, the 2016 Land Law Amendment Act removed the provision that recognized spouses' rights to marital property and land, overriding rights over any registered land. This amendment impacted women's rights to matrimonial property (Kobia & Tsungu, 2019).

In Kenya, it is illegal to forcibly evict a widow from her marital home and land. Inheritance laws also prohibit her husband's relatives from arbitrarily appropriating her estate. However, these laws are not always enforced, and justice is difficult to obtain, especially in rural areas. Succession laws protect widowers more than widows since widows lose their property ownership if they remarry. While pastoral and agricultural land, crops and livestock in certain areas are exempted, women only inherit a small part of what a man can obtain under Muslim inheritance norms. Widows face eviction from their homes without recourse because the law is subordinate to the customary laws and traditional practices of these communities (Nnoko-Mewanu & Abdi, 2020).

2. 2. Socio-political background

There is a low level of societal awareness of widowhood issues, no enforcement regulations, scarce data, and limited supportive programs (Ibrahim-Leathers, 2015). Widows in Kenya are no exception.

In Kenyan culture, widows are often considered impure, and tradition dictates that they must be cleansed after the death of their partner. This ritual requires women to have sex with relatives or

strangers to exorcise demons. Widow cleansing was outlawed in Kenya in a 2015 family crimes bill, but the cleansing of widows still occurs (Donovan & O'Neill, 2018). Widows are also discriminated against in the context of HIV/AIDS. They are often forced off their husbands' land or have their property confiscated because of allegations of sexual misconduct and HIV/AIDS transmission (Risto & Harma, 2016).

To date, Kenya has undertaken numerous reforms that have encouraged the development of various national policies on women empowerment. 2013 elections based on a new legal framework have increased women's representation, but some important principles for improving female representation have not been fully realised, such as the two-thirds gender rule¹ in the National Assembly and Cabinet. The country's labour laws have been overhauled and are critical to establishing a range of rights and protections for Kenyan workers, particularly female employees. The 2019 National Gender and Development Policy identified key issues and policy actions in a range of different areas, from women's active participation in the economy to sexual and gender-based violence (GBV). Despite reforms and economic progress, Kenyan women continue to be disproportionately affected by high poverty rates and face barriers to exercising their voice and agency. Widows in Kenya are more likely to live in poor households, and there is a significant gender gap in business profits and compensation. Kenyan widows' access to financial services is also limited (The World Bank, 2022). Closing the gap will require the sustained participation of women in public decision-making and a concerted effort from civil society organisations, policymakers, and the international community.

The study of such relevant policies enabled us to understand the mission of GFW and the necessity of the WISALA model in this specific economic and socio-political context.

3. Literature review

The literature review serves the purpose of answering our research questions as mentioned. We first reviewed the “importance of microfinance solutions” to understand the current advantages and disadvantages of microfinance solutions in the context of the WISALA model in Kenya. Then, we reviewed existing assessment methods to define our research strategy.

3. 1. Literature on demand for microfinance solutions.

The focus of this section is to explore the importance of microfinance solutions in the context of development issues, particularly those of Kenyan widows.

3. 1. 1. Overall benefits and limitations of microfinance solutions

The role of microfinance is to provide financial assistance to the economically marginalised populations who tend to be neglected by the formal financial sector (Weiss & al., 2003). Microfinance Institutions (MFIs) play an important role in facilitating financial and social inclusion of disadvantaged groups, including helping beneficiaries save and even invest in better housing, healthcare and education, making positive impacts more sustainable. An empirical study from 2018 shows that the effect of microcredit on poverty reduction is slightly larger among countries where the incidence and depth of poverty are the highest, suggesting that microcredit reaches and benefits even the poorest individuals (Calderon & al., 2018). One experimental research demonstrates that community-based microfinance groups contribute to household business outcomes and women

¹ This rule stipulates that no more than two-thirds of all elected and appointed positions in the National Assembly and Cabinet are not of the same gender.

empowerment (Karlan & al, 2017), similar to the WISALA program. Adeola & Evans (2017) also found the impact of microfinance on financial inclusion in Nigeria to be linked by a set of long run relationships, with microfinance having a positive and statistically significant impact on the level of financial inclusion of beneficiaries.

The community-managed loan funds (CMLFs) have shown increasing importance on crediting and providing other financial services for poor and low-income people (Murray & al., 2006). There are mainly three models of CMLFs: 1) externally funded groups; 2) savings- based groups², which is the category that we think WISALA falls into; and 3) self-help groups (SHGs). Based on CGAP's research, only savings based and SHG models appear to be feasible. In rural contexts where MFIs are underserved, the CMLF model is sometimes the only option for families to get financial support. The difference in financial resources between savings groups and self-help groups is that the latter engaged more capital from bank linkages, instead of being constrained in group members' savings. WISALA, as a savings group model, can be evaluated in comparison to other CMLFs and MFIs (Murray & al., 2006).

However, MFIs can face challenges such as lack of asset collateral, irregular income streams, guarantors, and restricted credit history (Asian Development Outlook, 2021). To counter the drawback of uncertain capital sources, some MFIs make profits and return capital to investors thus turning into financially self-sustainable models (Dokulilova & al., 2009). Additionally, efficiency issues are another challenge for microfinance programs. Hermes and Meesters (2011) find MFIs that have a lower average loan balance are less efficient, and more engagement of women borrowers lowers the efficiency. Nyarko (2022) states that "gender discrimination is negatively related to microfinance outreach to women", though multiple microfinance programs target female groups. Regarding this finding, WISALA targeting widow groups in the Kenyan context characterised by gender inequality might have implications for other microfinance programs, possibly influencing them to serve widows.

3. 1. 2. Microfinance for women's empowerment

Duflo (2012) puts forward that the active engagement of women in economic activities is essential for economic growth and nation-building, although they tend to have limited access to investments in skills, knowledge, and lifelong learning in comparison to men worldwide. Kabeer (2002) explains the notion of empowerment bonding up with the condition of disempowerment, supposing that empowerment is the process of helping people who have been denied making choices to have abilities to make choices. Duflo finds women's empowerment to be essential and strongly related to economic development, as development alone can play a major role in reducing inequalities between men and women; empowering women may also benefit development (ibid). Pillai (1995) defines women's empowerment as an active and multidimensional process enabling women to "realise their full identity and powers in all spheres of life".

Mayoux (2000) highlights the economic, social, political, and psychological aspects of women's empowerment. Economically, Pitt, Khandker, and Cartwright (2003) find that women's participation in microcredit programs in Bangladesh allowed them to gain access to financial and economic resources. Other studies show that increased income, savings, consumption expenditures and assets generation are experienced by women participating in microfinance programs. Microfinance may also provide economic opportunities to women by creating jobs and employment and providing loans to

²Savings-based groups are CMLFs that are first funded by the members' own savings before external funds arrive.

improve living standards (Malagave & Patil, 2011; Chhay, 2011; Muhammad & al, 2012). Socially, microfinance may allow them to access greater social networks, while enabling them to play a significant role in the household's decision-making process (Pitt, Khandker, and Cartwright, 2003). Studies have found women to acquire numerical skills and the ability to read because of participating in microfinance programs (Malagave & Patil, 2011). Politically, access to microfinance often results in the increased political participation of women, having a positive impact on their awareness of laws, politics, and their rights (Montgomery & Weiss, 2011). Psychologically, Hashemi, Schuler, & Riley (1996) find women participating in microfinance programs to experience enhanced sense of self-worth, self-esteem and decision making. Other studies note that women's knowledge on family planning and parenting concerns increased from participating in microcredit programs.

Although microfinance is known to have a positive impact on women's empowerment, other studies have noted several negative outcomes. The ILO (2007) states that women sometimes have little or no control over their loan, with their husband or male family relatives making decisions in the household. Other studies reveal that taking part in microfinance programs may increase the workload of women and children, especially that of daughters, causing psychological stress and increased strain to women due to long working hours (Arku & Arku 2009; Moyle, 2006). By studying the impact of microfinance on women's empowerment through a case study in Tamil Nadu, a state in Southern Indian, Kumar (2013) finds the real issues to be the hierarchical nature of society, the lack of entrepreneurial talent and risk-taking ability of the women studied.

In Kenya, many women do not have bank accounts and those who have bank accounts usually either have little or no savings (Nasonga, 2022). This makes it hard for them to access loans from banks. Hence, microfinance institutions in Kenya play a crucial role in helping women receive loans.

This section of the literature review allows us to explore and better understand the role microfinance can play for women with regards to development, reinforcing our understanding of the GFW's mission and its necessity and the potential limitations of its WISALA model to solve poverty and marginalisation of widows in Kenya. Additionally, researching the various components of "women's empowerment" found in the literature enabled us to think about the list of indicators we used in our impact assessment.

3. 2. Literature on impact assessment

There are thousands of ways to assess impact, and they vary according to the nature of the project and the objectives of the assessment. We reviewed the main methods in the literature, which helped us build our methodology in the end.

According to the OECD, an impact assessment is used to assess the effects of an intervention. Specifically, an impact assessment outlines how and to what extent a policy intervention or solution impacts its environment and stakeholders. An impact assessment consists of gathering and analysing evidence to support policymaking. It verifies the existence of a problem, identifies its underlying causes, and analyses the advantages and disadvantages of available solutions (EU Commission, 2005). Impact assessments should be evidence-based, focused on measuring, and reporting the inputs and outputs of a program, comparing outcomes before and after the program, and evaluating program modalities or a design innovation (World Bank, 2016).

3. 2. 1. Impact assessment on sustainable & microfinance

In recent years, companies have administered various impact assessments, including sustainable finance assessments. This trend comes due to growing awareness and concern of the impacts businesses and organisations have on the environment and stakeholders. Sustainable finance assessments consist of financial regulations or services that meet environmental, social, and governance (ESG) criteria. Some activities that fall under sustainable finance include green bonds, impact investing, and microfinance to name a few (Swiss Sustainable Finance, 2021). While environmental considerations include climate change mitigation and adaptation, social considerations refer to issues of inequality and inclusiveness or human rights issues. The governance aspect of sustainable finance to public and private institutions (including management structures or employee relations - among others) and plays a fundamental role in ensuring the inclusion of environmental and social considerations in the decision-making process.

One of the leading microfinance assessments was reported by CGAP, 2006. It addressed one of the success criteria for CMLFs is that if the loan is paid off enough to sustain the funds for more than a few years. CGAP also mentions that demonstrable impact on the lives of CMLFs' stakeholders is the ideal criterion for evaluation. "Leadership, trust among members, and training on the group management, collection methods, recordkeeping, and other topics" are mentioned as critical indicators to assess CMLFs' social capital. This article inspired us on how to measure WISALA's outcome through CGAP's life cycle framework. Based on CGAP's advice, a successful CMLF should 1) ensure groups have a local leadership development through group formation and training; 2) build the groups initial capital through group members' own savings; 3) provide advisory services and training to help group manage and 4) eventually introduce financial services (Murray & al., 2006).

The literature review of impact assessment on sustainable and microfinance helped us inform our evaluation of the WISALA model.

3. 2. 2. Impact assessment framework

To further develop our impact assessment framework, we looked at three tools that best fit our project: United Nations Environment Programme Finance Initiative's (UNEP FI) Corporate Impact Analysis tool, and UNEP FI's Portfolio Impact Analysis tool³, and Gothenburg Centre's SDG Impact Assessment tool.

UNEP FI's **Corporate Impact Analysis tool** provides banks and investors a comprehensive understanding of a company's impact on different sectors and stakeholders. The tool contains indicators such as the availability of water, food, housing, education, economic value creation, and economic convergence. Whereas, UNEP FI's **Portfolio Impact Analysis Tool** helps banks assess their portfolio performance and reflect on their impact performance. The tool includes indicators such as livelihood, equality and justice, and availability, accessibility, affordability, quality of resources & services. These tools' indicators inspired us to determine our final list of indicators.

Gothenburg Centre's **SDG Impact Assessment Tool** aims to help "companies, entrepreneurs, civic organisations, and public agencies to make self-assessments of impacts on the 17 Sustainable Development Goals (SDGs)." The tool was developed by the Gothenburg Centre for Sustainable

³ For both of UNEPFI's tools, we were unable to utilise their scoring system and their country and local needs assessments as our objectives and priority areas were more specific than theirs.

Development and is recognised by the Sustainable Development Solutions Network, a global initiative for the United Nations.

This tool consists of a five-step process, with the goal of assessing the object on each of the 17 SDGs and determining whether it is direct positive, indirect positive, no impact, indirect negative, direct negative, or more knowledge needed. The five steps are the following:

- Step 1 involves gathering your questions and the object you intend to compare against the SDG;
- Step 2 is defining the object you want to assess and identify specific details such as the timeframe;
- Step 3 is organising the SDGs based on its relevance to your project;
- Step 4 is assessing the impact based on the SDG;
- Step 5 involves formulating a strategy on how to make the project more sustainable in the future.

This tool helped us develop our methodology.

The UNEP FI tools helped us establish our indicators to assess overall impact on participants, while the SDG Impact Assessment Tool helped us clarify our overall strategy for assessing WISALA's impact in relation to the SDGs.

3. 2. 3. Evaluation directions: SDGs & additional indicators

The Sustainable Development Goals, also known as SDGs, were adopted by the United Nations in 2015. These goals are designed to address climate change, eradicate poverty, and pledge that by 2030, everyone can live peacefully (UNDP, 2015). According to the UN SDG Progress Report 2021, SDG 5, Gender Equality, specifically the empowerment of women and girls, is only at a moderate level of goal achievement. WISALA serves as one program that aims to resolve widowhood issues in Kenya, which contributes to the realisation of several SDGs. Furthermore, tackling food insecurity (SDG2), poor health & HIV/AIDS (SDG3), poor education (SDG4), child marriage & child widowhood (SDG5), human trafficking (SDG8), shelter (SDG11) and no access to justice (SDG16) are closely in line with the mission of the GFW's WISALA model.

FINCA is an international microfinance NGO and one of the pioneers of the 'village bank' model of microfinance. FINCA was a source of inspiration when creating WISALAs. An impact assessment research was conducted on FINCA's services provided in Malawi (Johnson, 2001). In the report, both the material and social impact were assessed. The former included the indicators of income and income security; resources over which women may have increased their ownership, access, or control; basic needs and earning capacity but also savings. The latter included cognitive, perceptual as well as relational impact.

Using the SDGs and analysing similar previously conducted impact assessments were valuable in guiding us to assess the impact of the WISALA model.

4. Methodology

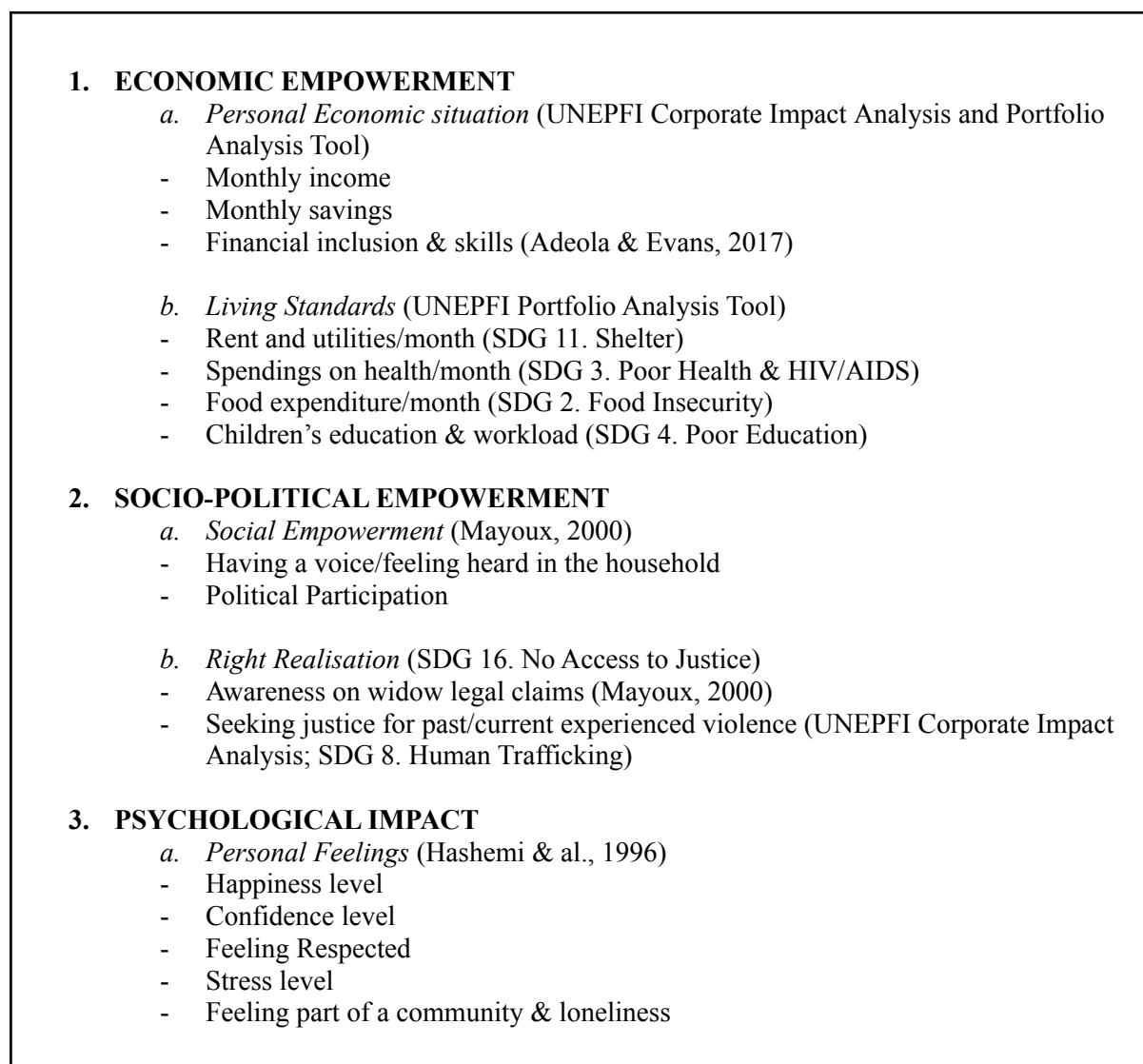
The literature review on impact assessment guided us in building the research methodology. To answer our main research questions, namely the impact of the WISALA model on its beneficiaries, we followed three main steps. First, we determined key dimensions and evaluation indicators aimed at helping us assess WISALAs' overall impact on beneficiaries, based on extensive literature review.

Second, we analysed GFW's primary data previously collected by the partner alongside our established list of indicators. Finally, we conducted online semi-structured interviews with seven widows from Kenya and Malawi to complement GFW's primary data, before analysing this newly collected qualitative data alongside our list of established indicators.

4.1. Determining key dimensions and evaluation indicators

To narrow the scope of our research project, we decided to assess the economic, social, political and psychological dimensions of women empowerment previously mentioned in the literature review, as well as the potential risks that could be present in the WISALA program. Our report aims to evaluate potential risks of the WISALA framework, all drawn from literature review presented in the above part. To assess these four dimensions, we added measurable indicators for each dimension, all inspired from our extensive literature review. Each of them represented one significant aspect to measure how WISALA empowers widows in economic, socio-political and psychological terms while assessing the program's potential risks. This resulted in the creation of an impact assessment framework composed of 4 main dimensions and 22 different indicators, which can be found in Figure 1.

Figure 1: Impact assessment framework to evaluate the WISALA model



4. RISKS

- a. *Widow satisfaction* (Hashemi & al., 1996)
 - Initial expectations vs. current experience with WISALA
 - Willingness to remain in a WISALA
- b. *Potential perceived risks* (Hashemi & al., 1996)
 - Understanding of the WISALA model
 - Difficulty to repay loan
- c. *Cash Savings* (Murray & al., 2006)
 - Way of saving money
 - Feeling safe about cash savings

4. 2. Analysing GFW's quantitative primary data

Following the establishment of a set of key dimensions and indicators on women empowerment and potential risks pertaining to the WISALA model, we analysed GFW's primary data gathered by GFW consultant Cathy Ye, alongside these key indicators.

The dataset collected by the partner in Kenya is composed of a pre- and post-intervention survey with a one-year interval. The first survey was conducted between December 2020 and March 2021, with widows who had not yet joined any WISALA. The second survey was conducted between December 2021 and March 2022 with the same widows after they had joined a WISALA. The primary data includes information on widow's changes in income, living conditions or in relation to their well-being - among others. The sample is composed of 48 widows who are part of 14 different WISALAs. It must be noted that GFW's chosen definition of widowhood is vast. In the case of this survey, it encompasses not only women having lost their husbands by death, but also women who were either divorced or abandoned by their husbands. Further descriptive statistics of the sample used are presented in part 5 (results).

We analysed the dataset alongside the list of key indicators previously established. This assessment was performed using both quantitative and qualitative methods. Quantitative analysis demonstrated quantitative characteristics, relationships and changes through visual analysis tools in order to reveal and describe the needs of widows for financial support and the significance of the changes that the WISALA model has brought to widows in Kenya. Qualitative analysis took steps such as synthesis, comparison, abstraction, and generalisation to recognize whether the WISALA model had achieved its goals, was feasible, and sustainable.

After analysing this quantitative primary data, we concluded there was a need to supplement GFW's data and explore the reasons for some of the identified outliers found in the dataset. Departing from the list of key indicators, we determined GFW's primary data could be complemented in various aspects, including by assessing the current state of widows' businesses, their perceived level of stress, and their overall satisfaction with WISALA - among others; outliers which we wished to further study include decreased education expenses and more.

4.3 Complementing GFW's primary data through semi-structured interviews

To find the best way to complement GFW's primary data, we conducted desk research, trying to identify both quantitative and qualitative data collection and analysis method options. Due to time constraints and our inability to conduct surveys with a one-year interval, we were unable to conduct proper randomised control trials. Using this method would have created data duplication in relation to GFW's already collected primary data, though our goal was to only complement the data. Furthermore, we found that ILO (1998) showed "before versus after comparison" impact assessment approaches to be somehow flawed due to the impossibility of separating project and non-project influences.

Semi-structured interviews are a common data collection tool in qualitative research. They proved to be of added value to GFW's previously collected quantitative survey data and most aligned with our research goals for the following reasons. First, they provide interviewees the chance to explore issues they care about in a manner of conversation, while enabling the interviewer to explore the real thoughts of project beneficiaries through open-ended questions (Longhurst, 2003). Because of the semi-structured nature, the interviews are more likely to uncover unexpected results, especially information that is closely related to the project's risks (Harvey-Jordan & Long, 2001). Second, semi-structured interviews better complement GFW's primary data with information not found in the surveys, reducing unnecessary duplication. Last, the interviews enabled us to better understand outliers and explore the thoughts of the WISALA recipients and the reasons for their opinions and experiences.

4.3.1. *Semi-structured interview & question design*

Based on this established set of elements of research presented in Figure 1, we designed a list of interview questions while also considering GFW's quantitative data (see table 5 in Appendix A). We grouped all identified elements of research into encompassing questions, to which we added sets of sub-questions. We used a colour code to help us not miss out on any valuable information and categorise our questions depending on the level of importance. All questions are presented in the actual interview template we used which is presented in **Figure 5 under Appendix B**. As shown on the template, we did our best to primarily ask orange questions and kept in mind blue questions as the respondents spoke. Our choice to ask certain blue (sub)questions depended on the interviewees' profile, which we were able to check in GFW's quantitative data but was also dependent on interviewees' specific responses. The green questions were the ones we gathered from the respondents, without us having to ask the question specifically. This structure allowed us to follow a smoother order and make sure interviewees would be easily involved.

Prior to data collection, we sought advice from Lore Vandewalle, Associate professor in the Department of Economics at the Geneva Graduate Institute who has been affiliated with the Abdul Latif Jameel Poverty Action Lab (J-PAL) since 2020. We also reviewed interview questions with the GFW and academic researchers at the Geneva Graduate Institute to avoid unnecessary and limited questions. We then screened out diverse widow profiles who had answered GFW's both pre- and post-intervention surveys. From this, we shortlisted target interviewees based on the results of the survey and submitted them to our partner. We were then put in touch with field coordinators in Kenya who helped us schedule the interviews.

Interviewers are generally regarded as the ones controlling the interview, asking questions but contributing little else (Sorrell and Redmond 1995, Melia 2000); other scholars argue that it does not respect the role of participants when researchers attempt to control the interview process, while treating interviewees as just data sources (Oakley, 1981). It was therefore crucial for us to respect the willingness of interviewees when trying to find valuable facts. We paid attention to ethical issues when designing our survey questions and overall interview template.

The actual template used throughout the interview process is presented in Figure 6 under Appendix B.

4. 3. 2 Conducting interviews and analysing qualitative data

Interviews were conducted by one or two of us every time, accompanied by a field worker and a translator, as we did not speak any local languages and some of the widows did not speak English. All interviews were conducted online and recorded through Webex and Zoom between the 7th of October and the 15th of November 2022. They usually lasted between 30 minutes to an hour and followed the structure presented in Appendix. Thanks to additional short interviews with fieldworkers, we were also able to collect complementary information.

We interviewed five widows from Kenya, all of whom participated in both GFW's pre- and post-intervention survey. They had joined WISALA between December 2020 and March 2022. When selecting widows we wanted to interview, we made sure our sample was diverse and that the chosen widows showed different profiles in terms of age, activity and number of children - among others. Further descriptive statistics on the chosen sample are provided in part 5 (Results). In addition, we interviewed two widows from Malawi who recently joined GFW's local microbanks.

Our original research plan was to conduct similar research for Malawi to the one conducted for Kenya (including literature review, quantitative analysis of pre- and post- intervention data, and semi-structured interviews with qualitative analysis). Due to unforeseen circumstances, we received GFW's post-intervention survey data too late for us to conduct a full and proper analysis similar to Kenya's. Although we acknowledge Kenya and Malawi to be different countries politically, economically, and culturally, widows in both countries experience similar discriminations and challenges. Hence, we decided to include some of our findings resulting from interviews with widows from Malawi in the report as they provided valuable insights.

5. Results of the Quantitative and Qualitative Analysis

This section presents both the quantitative and the qualitative results gathered from analysing GFW's data on the one hand and conducting semi-structured interviews with WISALA participants from both Kenya and Malawi on the other hand. All the interviewees' profiles were diverse.

Our quantitative analysis was based on the WISALA pre and post survey data in Kenya conducted respectively in March 2021 and March 2022. The quantitative sample was composed of 48 widows aged between 30 to more than 60 years old. Most of them were between 40 and 59 years old (63%). 71% of all the survey respondents were widowed between the age of 30 and 49 years old. The remaining were widowed between 50 and 59 years old (8), and between 20 and 29 (6). In terms of the number of children, 35% of widows surveyed have three children, 32% of them have four and 13% have five or more children. Many widows stated they were able to read or write (33), while 16 gave either a "no" or a blank answer. Regarding the widows' businesses, most widows sell poultry products

and operate grocery stores, and other widows operate their own salons.

Our qualitative sample is composed of seven widows including five from Kenya and two from Malawi. While four live in capital cities of their own country (urban), one lives in a small village (rural). All interview respondents are aged between 30 and more than 60 years old. In terms of their number of children, widows interviewed had between two and seven children, some of them were already grandmothers of several children. They were all widowed at different ages, between 20 and 59 years old. The widows' activities were also diverse, including having their own beauty and hair salon, working at a dump site, or having a goat business. Yet, three out of the five respondents sold food through their own business. As we selected different widows we wanted to interview, we made sure our final sample was diverse.

In the following sections, we follow a per-dimension and per-indicator order, including both quantitative and qualitative results under each heading. All the information should be read as relating to Kenya, except if mentioned otherwise.

5.1. ECONOMIC EMPOWERMENT

a) Economic situation

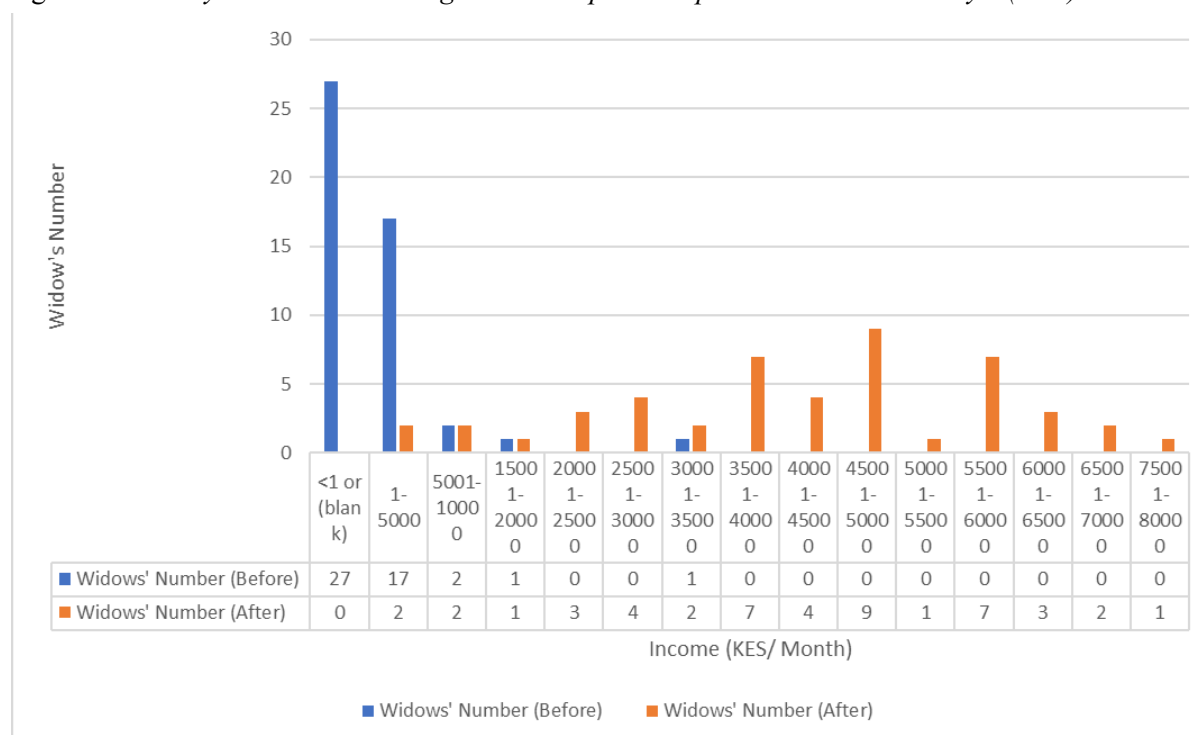
- Monthly income

The survey depicts the changes in widows' monthly income from March 2021 to March 2022. Widows' income origins from three sources including work income, government assistance and other sources. Work income is their major source, and government assistance and additional income shows barely any contribution to the widows from both pre- and post-intervention surveys. Two widows received government grants and other income respectively before the survey, whereas no one received these after one year, all depending on work income.

The WISALA project helped most widows increase their monthly work revenues and surpass Kenyan minimum wage. Twenty-one of 48 surveyed widows had a zero monthly income, eight wrote blank, and the remaining 19 widows witnessed an average income growth of 1358.75% from 2,953 KES⁴ to 43,077 KES. Before joining a WISALA, widows' monthly income was mainly concentrated between zero and 5,000 Kenyan shillings (KES), and only four among the 48 surveyed widows earned more than 5,000 KES. Their average monthly income was much lower than the 2022 Kenyan minimum wage of 15,120 KES/month (Take-Profit.ORG, 2022). It can be observed that their average monthly work income rose from 2,953 KES in the pre-intervention survey to 43,422 KES in the post-intervention survey - with a majority having earned more 40,000 than before. At the time of the data collection period of the post-intervention survey, most widows earned between 25,000 and 60,000 KES each month (see Figure 2). After joining a WISALA, widows' average monthly earnings were much higher than the Kenyan 2022 minimum wage of (15.120 KES/Month) (Trading Economics, 2022), although still lower than the national average income of 76,866 KES in 2022 (CEIC, 2022).

⁴ As of December 1, 2022, the exchange rate of Kenyan Shillings to USD is 121.6 KES/USD.

Figure 2: Monthly work income changes between pre- and post-intervention surveys. (KES)



Source: Made by authors based on WISALA Survey Data, 2022.

Among the 21 widows who earned over 50,000 KES in the post-survey, only four people previously had a monthly income of 5,000 KES and above, and nine had a zero initial monthly income. The data showed that widows with small initial capital also have opportunities to substantially increase their earnings after participating in WISALA programs. We reasoned that the capital and training help provided by GFW's WISALAs had a significant impact on improving some poor widows' incomes, aiding them to achieve income growth.

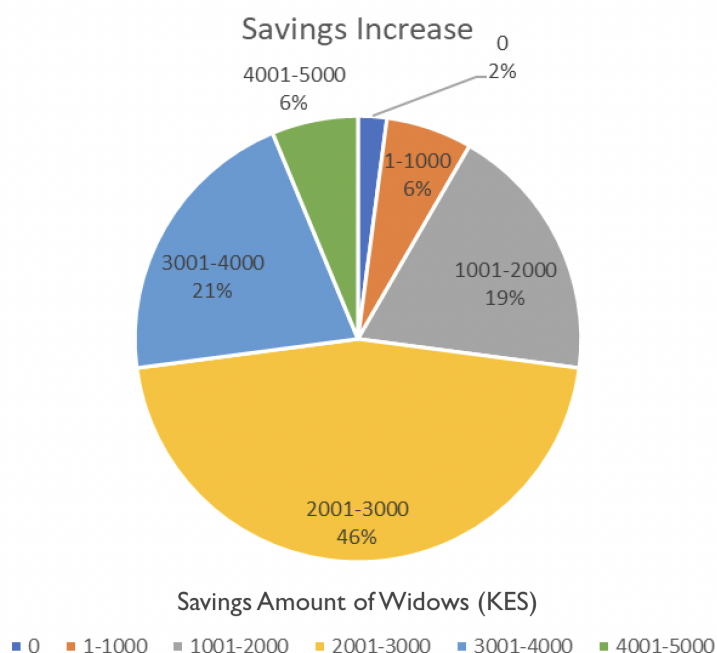
From the qualitative interviews, all widows stated they had been able to open one new business because of joining a WISALA. At the time of the interview, one widow mentioned "she's able to put the money she makes from making accessories back into the business. She is also looking to start a new business but currently does not have the capital to do so." However, two widows stated, "their business was performing poorly". One pointed out a difficult economic situation in Kenya, facing high prices to buy money for goats from which she tries to sell milk. The other was forced to stop her vegetable business and start working at a dump site, pointing out an overall difficult economic situation in Kenya.

These interview observations did not contradict or invalidate the quantitative results gathered by the GFW; however, they put forward how some of the widows struggle with their businesses despite the overall improvement experienced, in part due to difficult and challenging economic times. Such testimonials allowed us to gain insights on widows' current economic situation out of the survey and contextualise the data.

- Monthly savings

Widow's monthly savings witnessed a huge increase from the pre-intervention survey (339 KES) to the post-intervention survey (2,833 KES) on a weighted average. 46 percent of widows saved over 2,000 KES after one year in WISALA (see Figure 3).

Figure 3. *Widows' savings increase pre and post survey (KES)*



Source: WISALA Survey Data, Cathy Ye, GFW, 2022.

Note: 0-5000 means Kenyan Shillings.

Acquiring land/assets and investing in children's future were the most prioritised savings goals. Regarding the assets they purchased, in the post-intervention survey, all the survey participants purchased new appliances, while two-third purchased business items. Widows also invested in land, livestock, and valuable plants.

- Financial inclusion & skills

11 among 48 widows had a bank account after participating in a WISALA as compared to zero in the pre-intervention survey. Although the number of widows owning a bank account increased, this number is still lower than the country's statistics: in 2019, 80% of Kenyan women had formal access to banks (Statista, 2022). This indicates that while WISALA does increase widows' income and savings, it has a limited impact on ensuring their access to formal financial services.

From the interviews, we were unable to get any additional information on the widows' financial inclusion and reasons for them not having access to formal banking services, or whether their situation had changed since the survey was conducted. Yet, two widows from Kenya and one from Malawi stated they found great value in GFW's training, allowing them to get advice on how to better grow their businesses.

b) Living standards

- Overall spending per month

On average, widows' living standards improved with an overall increasing household expenditure, on rent, food, medical, and school. Spending on rent, food and medical all saw an increase, but the school spending saw a 16.67% decrease (See Table 1). Medical spending saw a fourfold boom. This could be a sign that widows have higher ability to purchase medicines, but the reasons why the average medical spendings raised significantly still need further exploration. One possible explanation is the COVID-19 pandemic. Kenya's food inflation stood at 9% in January 2022 (BBC News, Feb 2022), and basic foods like maize flour and wheat flour, potatoes, vegetables and fruits continued rising in price. These costly food commodities might be partly responsible for the increased food spending of surveyed widows.

However, the variety between individual spending and frequent blank answers showed the complexities of widows' expenditures. Because of the huge variety in the widows' expenditures and extreme values in the spending data, we decided to use the median instead of the mean in the spending analysis in order to return the central tendency for skewed number distributions. Meanwhile, the frequent blank answers in the survey may have also affected the data's findings. For example, eight people, which is 17% of 49 participants, did not answer their school spendings on children.

Table 1. *Daily expenditure changes in rent, food, medicine and school. (KES)*

	Rent	Food	Medical	School
Pre-intervention median	3500	4000	250	6000
Post-intervention median	5000	5000	1400	5000
Change	1500	1000	1150	-1000
Percent change	42.86%	25.00%	460.00%	-16.67%

Source: Made by authors based on WISALA Survey Data, 2022.

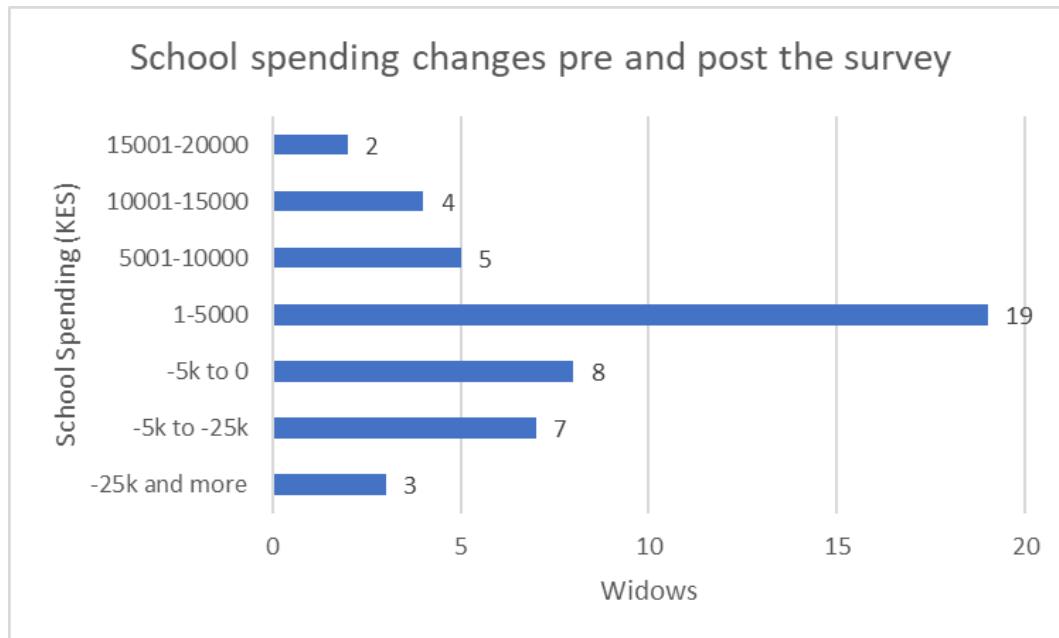
From our interviews, we found that one widow was ill due to diabetes and had to stop her business. Another widow from Malawi passed away a few weeks after her interview as a result of her diabetes condition worsening.

- Children's education & workload

WISALA seems to have improved widows' ability to pay for children's education. 88% of widows had the ability to pay school fees after joining a WISALA, which was previously 44 percent. School spending saw a positive change especially among widows with little school expenditure in the pre-intervention survey. 21 widows spent almost zero on children's education before joining WISALA, whereas there remained only one widow spending zero on children's education in the post-survey. 30 widows increased their school expenditures and six did not change, but 12 widows decreased their school spendings (See Figure 3). This decreasing trend was partly caused by one

widow who lost her child, and another possibly due to the Covid-19 pandemic, hindering some children from going to school.

Figure 4. *School spending changes pre and post the survey. (KES)*



Source: Made by authors based on WISALA Survey Data, 2022.

While the literature outlines a risk in the workload and stress levels of children due to their parents joining microfinance programs, we observed contrasting results when interviewing WISALA beneficiaries. When asked about whether her children helped her with her hair salon, one widow stated she did not want her children to help her for her professional activity, because the place was small and because she wanted her children to study. But also, because it would be bad for her business' reputation as she explained: *“Competition is one of the main challenges and clients look at how you are raising your children, if it is a good or bad way. They also check how you are”*.

Two widows from Malawi stated their children would sometimes help them with their business activity. The first widow's children were aged 12 and 16 years old, while the second's children were aged 9 and 18 years old at the time of the interview. Both widows stated their children were going to school and would therefore only help either after school or during their free time. Overall, it appears that only a small handful of (rather old) children help their mothers with work and only after school hours. As we were only able to interview their mothers, it was not possible for us to assess these children's own perceived levels of workload and stress.

5. 2. SOCIO-POLITICAL EMPOWERMENT

a) Social empowerment

- Having a voice/feeling heard in the household and community

The participants' overall well-being increased due to several factors such as being a part of a community, having a voice, having knowledge, being able to influence the community, and having full ability to plan for the future. The biggest increases can be seen in having a voice (60%), making decisions (66%) and influencing the community (61%). From the WISALA Survey Data, levels of hopefulness for the future (6%) and ability in planning for the future (16%) saw little change (see Table 2).

Table 2. *Widows' psychological status regarding the social inclusion*

Psychological Status	Pre	Post	Percentage Increase/Decrease
Do you feel that you have control over decisions that impact your everyday life?	2.7	4.5	66%
How much do you feel like you're a part of your community?	3.2	4.4	39%
How much do you feel like you have a voice?	2.8	4.5	60%
How much do you feel like you have knowledge?	3.3	4.5	39%
How much do you feel like you have influence over your community?	2.8	4.5	61%
How strongly do you agree with this statement: I have the full ability to make plans for my future.	3.8	4.4	16%

Source: Made by authors based on WISALA Survey Data, 2022.

Note: Low = 1-3, High = 4-5.

Three of the seven widows we interviewed have leadership positions in their WISALAs. One is a Chair of her WISALA; she explained that she had been selected by other widows at the time the WISALA was created. She enjoyed the role but stated that she was looking for someone else to take over as she is getting older and wants others to share their ideas. One widow from Malawi stated that she was also chosen as a leader in her WISALA, though she did not mention her specific role. She explained she felt good about being a leader as she can help other widows and encourage them. Another widow we interviewed from Malawi stated she felt good about being the secretary of her WISALA. She stated: "I feel very happy. Things I contribute, let's do this so we can manage to repay the loan! Happy to be a leader", after mentioning she had already undertaken such a leadership role at church or in NGOs.

Overall, it seemed like widows undertaking leading roles in their WISALAs felt happy to do so, as they can meaningfully help their peers. This finding showed signs of widows feeling empowered as well as heard in their community.

- Political participation

From our interviews, we found that two of the respondents, though not politically engaged, are active leaders in their communities. One widow stated that she is a coordinator in a homeless shelter in her community, which helps people find homes and land to build houses. Another widow mentioned that she is involved in community work and contributes if there is an event taking place such as a wedding. Though this information showed that some widows are active community members, we were unable to determine whether WISALA influenced them to engage in such activities.

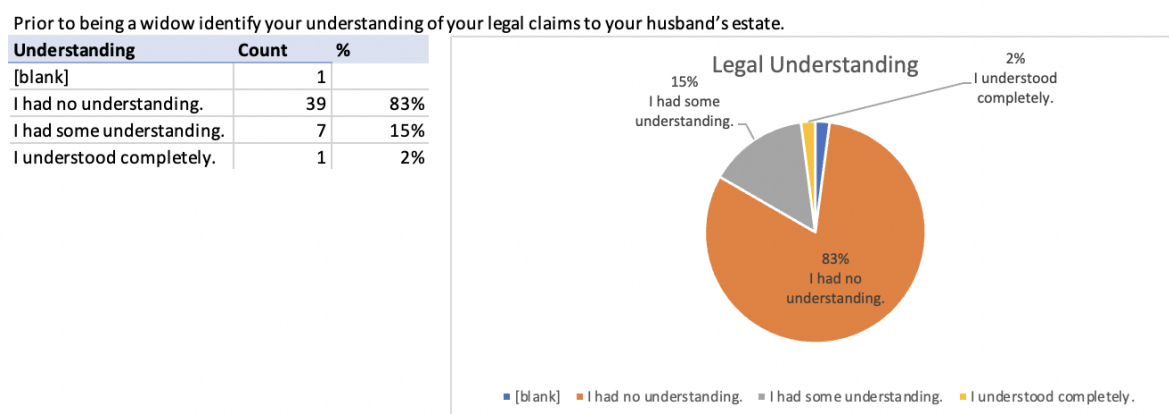
b) Rights Realisation

- Awareness on widow legal claims

Pre-intervention survey results show 81% (39 out of 48) of widows have no understanding of their legal claims to their husband's estate. Only one widow had complete understanding of her legal claims to her husband's estate. 39 out of 48 had no understanding. The seven widows (one did not answer) who had some understanding fell in the group of people with high income (while three of them did not answer income but all answered owning a business with savings and being able to eat meat) (see Figure 4). After joining WISALA, 11 out of 48 widows were willing to get legal help to regain their property. From the post-intervention survey results, all the widows answered to be empowered to seek justice for the property lost.

From the interviews, one widow recognized the value of the various training provided by the GFW. According to her, they allowed her to get legal advice since she joined the WISALA, but they also helped educate other widows part of WISALA.

Figure 5. *Widow's legal understanding before being a widow.*



Source: *WISALA Survey Data, Cathy Ye, GFW, 2022.*

There was no adequate data to show a correlation between income and legal awareness. However, according to the Brookings Institute (Prettitore, 2022), lower income families are more likely to disproportionately suffer from legal troubles. This likelihood stems from several reasons such as limited financial resources, race, sexual orientation, gender, language, lack of institutional trust, education level, and physical access to justice institutions, making the more vulnerable to legal issues. It is also possible that lower income families' inability to resolve their legal problems may prevent them from accessing economic opportunities.

- Seeking justice for past/current experienced violence & lost property

From the pre-intervention survey results, we saw that 51% of widows (21 widows) experienced violence because of becoming widows. There is no data about violence in the post-intervention survey. We noted that 41 out of 48 widows are currently seeking justice for the property they lost based on the post-survey answers, which could be a result of WISALAs' Community Paralegal Certification Program.

One widow mentioned she still had not claimed land she lost when her husband died more than 30 years ago. When asked about the reasons for it, she explained it was an expensive process, but also a complicated one, since some people had appropriated the land for years now. These results show an overall willingness from the widows to seek justice, but sometimes unable to have the means to do so.

5. 3. PSYCHOLOGICAL IMPACT

- Confidence, happiness levels & feeling respected

From the survey data, widows have noted feeling increasingly more confident, strong, respected, happy and hopeful. Notably, we observed a 74% increase in widows' feeling respected (see Table 3.)

Table 3. *Psychological status of widows*

Psychological Status	Pre	Post	Percentage Increase/Decrease
How confident do you feel?	3.6	4.4	21%
How strong do you feel?	3.4	4.4	30%
How respected do you feel?	2.6	4.6	74%
How happy do you feel?	3.1	4.4	43%
How hopeful do you feel?	4.1	4.4	6%

Source: WISALA Survey Data, Cathy Ye, GFW, 2022.

Note: Low = 1-3, High = 4-5

- Stress & workload

Out of the 5 interviewees, only one widow from Malawi mentioned feeling less stressed because of joining a WISALA and having to repay her loans. She stated "*I feel less stressed now, because I can pay back the money I borrowed*". This statement appeared as more of an exception than the rule as all of the other widows reported feeling stressed due to having to repay their loans at the moment of the interviews. All mentioned it was sometimes difficult and stressful for them to have to pay back their loans but have different explanations for the reasons accounting for their stress level. Another widow stated she was feeling stressed because of having to repay the loan, although she qualified her stress level as manageable before adding "*By the end of the month, you have to pay the loan*". These sentiments were echoed by a third widow who explained she felt stressed about the possibility of not repaying the loan and having to pay extra interest on top of it in this case. A fourth widow from

Malawi stated she struggled to pay back the loan, mentioning her tomato business was not doing well because of the COVID crisis.

One acknowledged that she wanted “a good life”, reporting she sometimes had “nothing” (such as no food) and therefore had to work hard for it. She also mentioned business competition for her hair salon as accounting for some of her stress as she stated “*You have to work hard so you can pay the loan. In the middle of that there are a lot of new trends that come up, so I have to work hard and know the trends so I can better serve my clients*”. Hence, different reasons seem to account for the increased stress levels of widows although most widows pertained to having to repay their loan.

- Feeling part of a community & loneliness

From GFW’s quantitative data, we observed that widows’ loneliness increased 50% from 3.0 to 4.6 within one year. Here, widows’ loneliness is meant to assess widows’ perceived improvement over their loneliness which the GFW explained to have assessed through the use of smiling faces when collecting data according to the GFW. The observed “50% increase in loneliness” is meant to signify a decrease in widows’ perceived loneliness.

From the qualitative interviews, widows’ feeling of loneliness also appears to have decreased because of joining a WISALA. Four of them mentioned they did not feel lonely at all, as they had the feeling of joining a great community of widows who help and encourage each other. One respondent, with a big smile on her face stated:

“I have been helped a lot because before joining WISALA I used to be lonely and wonder how I was going to make it in life. It helps because I feel there is someone looking out for my best interests. That is what my dream came to be. I am really grateful for this group. I have seen the light and I am very happy and we will continue growing together. [...] I used to be really lonely and did not have anyone. I had high blood pressure and it is true because my head ached a lot. I also had asthma and my stomach used to ache a lot. Affected my backbone. [...] The widows I met helped me join the group and helped me get over my loneliness. The widows are the ones that are close to me, came to help me, and helped me join the group.”

When being asked about having the feeling to be part of a community, one widow answered “yes” as she explained widows encouraged and took care of each other. Right after this answer, when being asked about feeling lonely, she said: “*Sometimes yes, that’s the truth. Feeling left alone or tired. Busy*”. Another widow from Malawi explained the monthly meeting taking place with all widows participating in her WISALA helped her feel like she was part of a community. Overall, being part of a WISALA appears to have a positive impact on widows’ feeling of being part of a community, allowing them to meet other widows whom they can rely on and help.

5.4. RISKS

a) Widow satisfaction

- Initial expectations vs. current experience with WISALA

In the pre-survey, all widows showed the expectations on 1) Access to capital to start / expand an income generating project / decent work, 2) Access legal knowledge of my rights / entitlements, and

justice, 3) Gain savings, wealth, and ownership, 4) Enter public or formal working sector, 5) Access friendships and social interaction, and 6) Increase confidence level with WISALA.

According to the post-survey results about their expectations, the majority of widows prioritised starting their business, followed by improving home, getting legal help to regain property and paying school fees as the strongest second expectations. In addition, 41 out of 48 widows are currently seeking justice.

Among 48 widow samples, half of them rely on poultry farms. Because costs and the health of poultries are the key for widows to have incomes (see Table 4), they might lose a lot if poultry epidemics occurred. Therefore, to reduce widows' risks of losing revenues, WISALA could establish some measures to avoid such risks, such as covering widows' loans with business insurances.

Table 4. *Business types of widows*

Business from borrowings	Count
Poultry Farm	25
Goat/sheep farm	6
Fishery	5
Selling produce/green grocery	30
Kiosk/small supermarket	27
Hair/Beauty	16
Fashion	7
Sewing and textile work	13

Source: *WISALA Survey Data, Cathy Ye, GFW, 2022.*

- **Willingness to remain in a WISALA**

From all the qualitative interviews conducted, we observed that all widows mentioned wanting to remain in their WISALA. When asked about this question, two widows pointed out that without WISALA, they would not have been able to secure loans to start their respective businesses. They also pointed out that the training WISALA has provided them (such as learning how to use a smartphone) have helped them and expressed that they would like more training in the future. Taking a look at indicators presented in previous sections and the results obtained for it enabled us to see the many other aspects which may motivate widows to remain in WISALAs.

b) Potential perceived risks

- **Understanding of the WISALA model**

During the interviews, all five widows said they understood well the functioning of the WISALA, most stating the various training provided by the GFW did help them understand its process. All of them also mentioned seeing value in these workshops, as it allowed them to gain other skills such as business management, smartphone usage and credit management.

- **Difficulty in repaying the loan**

As explained in previous sections, only one widow interviewed did not express feeling stressed about having to repay the loan. All four other interviewees experienced difficulties, one mentioning being scared about the additional interest to be paid in case of failing to repay her loan.

Additionally, when asked what she could change about WISALAs if she could, one widow stated she wanted GFW to provide more training to widows joining WISALAs. She explained more training and funds to educate widows would allow many to manage their loans or businesses better. The leader of her own WISALA, she appeared to have a good understanding of the various scenarios taking place and stated one of the biggest challenges she encountered when joining a WISALA was seeing widows not being able to repay their loans and having to pay extra interest - though she mentioned it did not happen often. Therefore, we considered that a potential default risk could occur.

c) **Cash Savings**

- **Way of saving money**

When asked about saving money, one widow mentioned that she currently does not save money, as she reinvests the money she makes back to her business. She stated that she uses M-PESA, a mobile-phone based money transfer application to receive money from her customers and reinvest them back into her business. Aside from operating as a money transfer application, M-PESA provides additional services such as bill and tax payments, loans, savings, wealth management, insurance among many others. It is also possible for M-PESA members to open a savings account using the app.

- **Feeling safe about cash savings**

We asked field workers and found that the preferred mode of saving for the widows was cash. Field workers and one widow interviewed mentioned that widows overall felt to save by cash. We were unable to gather any further insights.

In conclusion, analysing GFW's quantitative data and our qualitative interviews has allowed us to find that WISALAs positively impact widows' lives on several aspects whether economic, socio-political, or psychological.

As seen in the economic dimension, WISALAs have helped widows earn much more and save more, improving their financial skills and living standards. We saw that under economic empowerment, WISALAs increased the widows' initial incomes. However, one-fourth of widows decreased their children's school spending, which could be a result of Covid-19 disruptions. Widows' access to formal financial services increased but is still much lower than the Kenyan average level of 80 percent (Statista, 2022). WISALAs have also helped widows integrate into the community to a large extent, gain a voice in the household and/or community, and attain more legal knowledge. However, the small improvement in their confidence (21 percent) could indicate that the WISALAs should address widows' long-term needs. In addition, widows showed a positive change in psychological status, particularly with regards to their loneliness. Regarding the WISALA model risks, widows are willing to remain their WISALAs; however, it should be noted that they have difficulties in repaying the loan and micro-insurance mechanisms can be set to lower their business failure losses.

6. Avenues for further research

Our study faced several limitations. For instance, questions regarding experiencing violence were only mentioned in the pre-intervention survey, but not in the post-intervention survey. Therefore, it was difficult for us to see how WISALAs impacted widows' efforts in seeking justice in the face of violence. Scarce data has limited our quantitative analysis' depth over complex situations. The use of qualitative interviews to explore widows' personal opinions going beyond data in part helped us overcome this data limitation.

Regarding our interviews, due to geographical and budgetary constraints, these were conducted remotely, which limited the quality of the interviews to some extent. Additionally, since none of us are from Kenya, we encountered language barriers, as some widows could not speak English and we could not speak Swahili or any other local language. For this, we had help from local field coordinators and workers who acted as translators. Translations might have missed nuances or depth at times, both from the questions and answers sides.

Because we recorded our interviews, it must be acknowledged that respondents' attitudes may have been altered as a result (Ratukamwa & al., 2020). We were also unable to conduct proper one-to-one interviews with widows as we needed help from field workers for translation most of the time. This may have affected widows' responses again, limiting their ability to speak freely in the presence of workers from the GFW. For two specific interviews, fieldworkers would sometimes jump in to rephrase some of the widows' sentences, even though interviews were fully in English. Respondents may have been nudged somehow. We also experienced several moments of bad internet connection. This has affected the quantity and the quality of information we were able to collect from interviewing widows.

Due to time constraints, we were also unable to always ask all the questions we had hoped to ask to different widows. Because of the semi-structured aspect of the interviews, the discussion would sometimes naturally evolve in one direction which limited or sometimes even omitted other aspects. We were also only able to interview a handful of widows due to time constraints. It must be noted that every situation and life story of the widows who participate in WISALAs is unique; hence, one must be careful about the extent to which our findings can be generalised.

Further research may want to integrate or focus on several new aspects. We suggest:

- 1) To add a control group analysis in the future, as it will help to involve the building of counterfactuals and compare the impact of with and without GFW's intervention. Before and after comparisons are not enough to make conclusions on WISALA's outcome and impact, because they do not consider external factors.
- 2) To conduct an analysis over a longer time period (three years for instance) as well as with more participants to assess how sustainable the WISALA model is and to what extent it can improve widows' financial services inclusion in the long-term. It must be noted that WISALAs were introduced in Kenya only a few years ago. It is therefore important to assess the project's long-term impact in the future.
- 3) To go to the field to observe how the non-financial services such as training and daily management are delivered, because such elements are key success factors needed for the continuous operation of the WISALA model.

7. Conclusion

This research project has allowed us to understand GFW's WISALA model and gain insights on the multifaceted impacts it has on widows having joined the banks in Kenya's life. Such insights were gained by the creation of an impact assessment framework used to analyse both GFW's pre- and post-intervention surveys, but also our own semi-structured interviews. Conducting both a quantitative and qualitative analysis has led us to assert that WISALA is an innovative microfinance solution managing to empower widows in Kenya in many ways.

Economically, WISALAs have allowed the majority of widows to open businesses while allowing them to see an increase in their income, savings and overall expenses levels. Further, they have allowed many to put their children at school; a slight improvement in financial inclusion and skills was also noted among participants. Yet, more support is needed for widows experiencing difficulties with their businesses and children's education: some have had to close down their activities for a while, or required help from their children to keep on running their businesses.

Socially, widows' feelings of having a voice, being able to make decisions and influence their own community were elements that showed the greatest increase as a result of them joining a WISALA. Widows undertaking leadership roles in their WISALAs also reported feeling happy to be able to meaningfully help their peers. In terms of the Widows' rights realisation, many felt empowered to seek justice. When it came to political empowerment, we found several widows to be active leaders in their communities outside of WISALAs. However, we cannot state that this was a result of them joining a WISALA.

Psychologically, we noted widows' enhanced feelings of confidence, strength, happiness and hopefulness. The most significant improvement was observed in widows' feeling of being respected. In terms of loneliness, most widows experienced lower levels of loneliness and acknowledged having found and joined a great community of widows who help and encourage each other in their respective WISALA. During the qualitative interviews, most widows mentioned experiencing increased levels of stress due to having to repay their loans and the need for their business to thrive in order to be able to do so.

With regards to WISALAs' potential risks, it seemed like most widows found what they had expected from the program, with all of them willing to remain in the program and several being vocal about wanting to receive more training. Understanding the WISALA's structure did not appear as being an issue for widow's interviewed due to the training provided from GFW. The same observation was seen in widows feeling safe about having their savings saved in cash. However, repaying their loans appeared as being difficult for most widows participating in a WISALA.

Based on our quantitative analysis and interviews, we determined that GFW's WISALA model has tackled several SDGs, such as food insecurity (SDG2), poor health & HIV/AIDS (SDG3), poor education (SDG4), shelter (SDG11) and no access to justice (SDG16). As one microfinance solution for marginalised groups, the WISALA model shows several ways in which it benefits widows beyond material life, improving their mental health and social integration in several aspects.

However, several limitations and risks were observed by our team for which we provide the following suggestions:

- 1) GFW should aim for providing more training programs to help widows access formal financial services. We recommend holding monthly training sessions to ensure that widows

are familiar and knowledgeable of the traditional financial services they have access to and are ready to participate in them after the duration of their WISALA.

- 2) We recommend that WISALAs provide loan insurance for widows and their family members. Similar to the microinsurance offered by BRAC for its loans (BRAC, 2021), this is a complementary service to microcredit that would protect the interests of the widows and their family members in unforeseen events such as death. If WISALA could incorporate such an insurance mechanism into its existing program design, it would help avoid significant losses due to accidents or disasters, thus increasing the sustainability of the WISALA model. Also the inclusion of such an insurance mechanism could reduce the psychological stress of widows through a “peace of mind” effect. We believe that WISALAs need additional insurance mechanisms; during the time of our qualitative analysis, one widow unfortunately passed away and another had to stop working due to a long-term illness, severely impacting their ability to repay their loan.
- 3) GFW should provide psychological support to widows part of WISALAs. This is an idea which was voiced by a few interviewees noting many widows’ struggles and vulnerabilities following the loss of their husband, sometimes affecting their ability to run their business and lead a comfortable life.
- 4) GFW could provide some support to widows in need who are not yet part of any WISALAs. This suggestion comes since several widows mentioned during our qualitative interviews that they had widowed friends eager to join WISALA and in need of help.

Appendix

Appendix A

Table 5 - Elements of research

Elements of Research	Dimension	Indicator	Notes
<ul style="list-style-type: none"> - Seeking justice for violence experienced in the past or violence being currently experienced? - Role of the WISALA in this quest for justice and in reducing widow's vulnerability to violence? 	SOCIO - POLITICAL EMPOWERMENT	Seeking justice for past/current experienced violence	Data about seeking justice for the property lost found in GFW's dataset, but we want to extend it to seeking justice for violence experienced
<ul style="list-style-type: none"> - Awareness of legal rights? - Legal knowledge learned as a result of participating in WISALA? 		Awareness on widow legal claims	From GFW's data, we found some widows to be seeking justice for property rights. We are interested in the effects of WISALA's training on widows' awareness of legal rights.
<ul style="list-style-type: none"> - Taking part in more political activities as a result of joining a WISALA? 		Political participation	Inspired from literature reviews.
<ul style="list-style-type: none"> - Improved financial skills through participating in WISALA? 	ECONOMIC EMPOWERMENT	Financial skills	We have seen changes in financial gains from the survey result. We would also like to know what specifically they learned from WISALA (training).
<ul style="list-style-type: none"> - Current state of business(es)? - Share of initial business funding coming from WISALA? 		Monthly Income	It is to evaluate the importance of WISALA initial funding to their business.
<ul style="list-style-type: none"> - Increased stress level? - Increased workload? 	PSYCHOLOGICAL	Stress level	Increased workload and stress level as a result of participating in a microfinance program found in the literature.

<ul style="list-style-type: none"> - Role of the WISALA in (increased) confidence level? 	IMPACT	Confidence level	We want to know the reason for this improvement found in GFW's dataset, and explore the reasons for observed positive change in "having a voice in the community/household"
<ul style="list-style-type: none"> - Role of WISALA in (increased) loneliness level? 		Feeling part of a community & loneliness	We want to investigate the reasons for overall increase in loneliness from GFW's dataset
<ul style="list-style-type: none"> - Genuine opinion on past expectations and overall experience? - Willingness to remain in a WISALA? 	RISKS	Widow satisfaction	We wish to investigate WISALA's potential perceived risks found in the literature review.
<ul style="list-style-type: none"> - Clear understanding of WISALA's structure and functioning? - Easiness to payback loans? - Have you experienced challenges repaying back the loan regularly or understanding the WISALA's structure/function? 		Potential Perceived Risks	

Appendix B

Figure 6 - Interview script

Introducing the interview:

Hello XXX, My name is...this is my colleague...Nice to meet you. We hope all is well.

Thank you so much for letting us ask you some questions. We are researchers from Geneva working independently from GFW. We invited you because we are very curious about your daily life, and the challenges that you are facing. We hope that at the end of this interview, we can better understand your experience with WISALA.

This conversation may take only 30 mins or less, but it depends on what you would like to share with us in-depth. Just feel free to share with us what's your opinion, and that's never a right or wrong answer in it.

Also, everything will be confidential, which means everything will be between you and us.

We will be taking some notes, and the interview will be recorded so that we can remember what we will be saying. you can feel free to request to stop the interview. The results will be generalised so your name will not be shown in the report. Is that alright with you?

Do you have any questions so far for us? Shall we start the interview?

ORANGE = Main questions

GREEN = we might be able to find the information without having to ask the widows (see GFW info sheet).

BLUE = checklist/sub-questions if the interviewee doesn't stress directly by herself. what to be careful about when taking notes during the interview(**important points**)

Formal Questions: [may not be in a fixed order]

1. *How does a normal day in your life look?*
 - a. *What business is she doing? How is she doing it?*
 - b. **Children** (number, age, education) *ask about the situation of the children*
 - c. *Any support she might have, who's potentially making decisions for her*
2. *Can you tell us when you become a widow? When did you first join WISALA?*
3. *Has your life changed since then? How? (before & after joining WISALA; the most important ones)*
 - a. *Money, how is it used, use bank accounts or cash or others, get through WISALA or elsewhere*
 - b. **Gain skills (what and how)**
 - c. *Workload & stress change, if so = as a result of what?*
 - d. **Violence, search for justice**
 - e. *Participate in any political activities*
 - f. **Living conditions**
 - g. **Lives of children**
 - h. *Decision-making power, leadership*
 - i. *in terms of community*
4. *Since you joined WISALA, have you experienced any challenges within the WISALA framework?*
 - a. **Is there anything you think needs to be improved? Improvement suggestions for WISALA**
 - b. *Not understanding the WISALA structure, can't/forget to pay back on time?*
 - c. *Communication issues (with other widows, with GFW field workers?)*
 - d. *Loneliness, not feeling like being a part of the Community?*
 - e. *Not enough money, training from WISALA?*
 - f. *Disappointed with regards to what you were hoping for when you joined?*
5. *Would you please share with us what are your plans/goals for the future?*
 - a. *Investments (school, housing, business)*
 - b. *Personal life*
 - c. *Political goals*

Question to the widows who are leaders

- *Why did you become a leader of the WISALA?*
 - a. *How do you feel about it now?*
 - b. *Were you ever a leader before anywhere?*

Optional question

- What would you tell other widows that are not part of WISALA?
 - d. What is super great about it
 - e. Challenges encountered/what to be careful about
 - f. how WISALA works
 - g. Improvement *suggestions for WISALA*

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